

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**NAMED NON-OWNER COVERAGE – VIRGINIA**

With respect to the individuals and coverages listed in the Schedule or in the Declarations, the provisions of the policy apply unless modified by the endorsement.

**SCHEDULE**

Name Of Individual				
1.				
2.				
3.				
Coverage is provided where a premium and a limit of liability is shown for the coverage.				
			Premium	
Coverages	Limit Of Liability	Ind. 1	Ind. 2	Ind. 3
Liability				
Bodily Injury	\$ Each person	\$	\$	\$
	\$ Each accident			
Property Damage	\$ Each accident	\$	\$	\$
Medical Expense Benefits	\$ Each person	\$	\$	\$
Income Loss Benefits	\$ Each person	\$	\$	\$
Uninsured Motorists				
Bodily Injury	\$ Each person	\$	\$	\$
	\$ Each accident			
Property Damage	\$ Each accident	\$	\$	\$
	TOTAL PREMIUM	\$	\$	\$

**I. Definitions**

The **Definitions** Section is amended as follows:

- A.** "You" or "your" refers to the individual named in the Schedule or in the Declarations.
- B.** The definition of "your covered auto" is replaced by the following:  
 "Your covered auto" means any of the following types of vehicles on the date you become the owner:
  - a.** A private passenger auto; or
  - b.** A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching.

This provision applies only:

- a.** If you acquire the vehicle during the policy period; and
- b.** For 30 days after you become the owner.

This insurance does not apply if other insurance applies with respect to newly acquired vehicles.

**II. Part A – Liability Coverage**

Part **A** is amended as follows:

- A.** Paragraph **1.** of the definition of "insured" is amended by deleting reference to "family member".

**B. The Exclusions Section is amended as follows:**

1. The exception to Exclusion **A.3.** is replaced by the following:

This Exclusion (**A.3.**) does not apply to "property damage" to a residence or private garage caused by a private passenger auto which is insured under this endorsement.

2. Exclusions **A.6.** and **A.7.** are replaced by the following:

We do not provide Liability Coverage for any "insured" maintaining or using any vehicle in the "business" of that "insured". This exclusion does not apply:

- a. To the extent that this coverage provides the limits of liability required by the Financial Responsibility Law of Virginia; and
  - b. To an auto operated or occupied by you.
3. Exclusion **B.2.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", which is owned by you.

4. Exclusion **B.3.** is replaced by the following:

We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle, other than "your covered auto", which is owned by any "family member". However, this Exclusion (**B.3.**) does not apply to you while you are maintaining or "occupying" any vehicle which is owned by a "family member".

**C. The Limit Of Liability Provision is replaced by the following:**

**LIMIT OF LIABILITY**

The limit of liability shown in the Schedule or in the Declarations for each person for Bodily Injury Liability is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one auto accident. Subject to this limit for each person, the limit of liability shown in the Schedule or in the Declarations for each accident for Bodily Injury Liability is our maximum limit of liability for all damages for "bodily injury" resulting from any one auto accident.

The limit of liability shown in the Schedule or in the Declarations for each accident for Property Damage Liability is our maximum limit of liability for all "property damage" resulting from any one auto accident.

This is the most we will pay regardless of the number of:

1. "Insureds";
2. Claims made; or
3. Vehicles or premiums shown in the Schedule or in the Declarations.

**D. The Out Of State Coverage Provision is replaced by the following:**

**OUT OF STATE COVERAGE**

If an auto accident to which this policy applies occurs in any state or province other than where you reside, we will interpret your policy for that accident as follows:

If the state or province has:

1. A financial responsibility or similar law specifying limits of liability for "bodily injury" or "property damage" higher than the limit shown in the Schedule or in the Declarations, your policy will provide the higher specified limit.
2. A compulsory insurance or similar law requiring a nonresident to maintain insurance whenever the nonresident uses a vehicle in that state or province, your policy will provide at least the required minimum amounts and types of coverage.

No one will be entitled to payment in excess of actual damages.

**III. Medical Expense And Income Loss Benefits Coverage**

**Medical Expense And Income Loss Benefits Coverage is amended as follows:**

- A. Paragraph 1. of the definition of "insured" is amended by deleting reference to "family member".
- B. The **Exclusions** Section is amended as follows:

1. Exclusion **2.d.** is replaced by the following:

We do not provide Medical Expense and Income Loss Benefits Coverage for any "insured" for "bodily injury" sustained while "occupying" any vehicle (other than "your covered auto") which is owned by you.

2. Exclusion **2.e.** does not apply.

#### **IV. Part C – Uninsured Motorists Coverage**

Part C is amended as follows:

- A.** Paragraph 1. of the definition of "insured" is amended by deleting reference to "family member".
- B.** The definition of "uninsured motor vehicle" is amended as follows:  
Paragraphs a. and b. of the hit-and-run vehicle section are amended by deleting reference to "family member".
- C. Limit Of Liability**

Paragraph A. of the Limit Of Liability Provision is replaced by the following:

The limit of Bodily Injury Liability shown in the Schedule or in the Declarations for each person for Uninsured Motorists Coverage is our maximum limit of liability for all damages, including damages for care, loss of services or death, arising out of "bodily injury" sustained by any one person in any one accident. Subject to this limit for each person the limit of Bodily Injury Liability shown in the Schedule or in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all damages for "bodily injury" resulting from any one accident.

The limit of Property Damage Liability shown in the Schedule or in the Declarations for each accident for Uninsured Motorists Coverage is our maximum limit of liability for all "property damage" resulting from any one accident.

This is the most we will pay regardless of the number of:

- 1. "Insureds";
- 2. Claims made; or
- 3. Vehicles or premiums shown in the Schedule or in the Declarations.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.